

4.6 ADVANCES TO AGRICULTURE AND OTHER PRIORITY SECTORS BY PUBLIC SECTOR BANKS

(Account in thousand)
(Amount in Rs. crore)

	Number of accounts					Amount outstanding					
	June 1969	March 1995	March 1996	March 1997	March 1998	June 1969	March 1995	March 1996	March 1997	March 1998+	
1	2	3	4	5	6	7	8	9	10	11	
1. Agriculture											
(a) Direct finance *	160	19412	18938	18305	16722	40.31	20562	22846	25962	27746	
(b) Indirect finance	4	430	406	403	295	122.12	2766	3457	4344	5396	
2. Small-scale industries**	51	2884	2899	3059	2484	251.07	25636	29574	31527	37871	
3. Setting up of industrial estate	..	1	1	1	2	..	31	28	42	25	
4. Small road and water transport operators	2	689	679	630	568	5.49	2560	2835	3264	3283	
5. Retail trade	33	4623	4355	4256	3814	19.37#	3893	4210	5041	5666	
6. Small-business	..	3416	3691	3745	3029	..	2299	2830	3494	3876	
7. Professional and self-employed persons	8	1986	1866	1815	1458	1.91	1655	1903	2056	2217	
8. Education	1	70	74	114	82	0.80	158	183	280	329	
9. Consumption loans	..	101	98	81	85	..	31	62	118	132	
10. SC/ST organisation for on-lending to other priority sector mentioned at 4 and 9 above.	..	22	14	30	11	..	103	116	99	121	
11. S.S. organisation for SC/ST for purchase and supply of inputs and marketing of outputs	..	15	11	19	335	..	40	55	29	27	
12. Housing loans	..	204	188	197	212	..	1068	1505	2463	3279	
13. Funds Provided to RRBs	..	..	..	..	..	..	..	..	..	1539
14. Total priority sector advances (1 to 13)	260	33853	33220	32655	29098	440.97	60802	69606	78719	90738	
15. Total bank credit	..	..	..	..	..	3017.00	165377	184391	197186	254076
							Percentage to total advances				
1. Agriculture											
a) Direct finance *						1.3	12.4	12.4	13.2	10.9	
(b) Indirect finance						4.0	1.7	1.9	2.2	2.1	
2. Small-scale industries**						8.3	15.5	16.0	16.0	14.9	
3. Setting up of industrial estate						..	Neg.	Neg.	0.0	0.0	
4. Road and water transport operators						0.2	1.5	1.5	1.7	1.3	
5. Retail trade						0.6	2.4	2.3	2.6	2.2	
6. Small-business						..	1.4	1.5	1.8	1.5	
7. Professional and self-employed persons						0.1	1.0	1.0	1.0	0.9	
8. Education						..	0.1	0.1	0.1	0.1	
9. Consumption loans						..	Neg.	Neg.	0.1	0.1	
10. S.C.S.'s organisation for on-lending to other priority sector mentioned at 4 to 9 above						..	0.1	0.1	0.1	0.0	
11. S.S. organisation for SC/ST for purchase and supply of inputs and marketing of outputs						..	Neg.	Neg.	0.0	0.0	
12. Housing loans						..	0.6	0.9	1.2	1.3	
13. Funds Provided to RRBs						..	..	..	..	0.6
14. Total priority sector advances (1 to 13)						14.6	36.8	37.7	39.9	35.7	

+ Provisional.

* Excludes advances to plantations other than development finance.

** Number of units.

Includes small business.

Neg. Negligible.

Note: Figures may not add up to totals because of rounding.

Source: Reserve Bank of India.